



**PERSONAL  
PROPERTY**

Southern Insurance Underwriters, Inc.

TF: 800.884.1703 | PH: 678.498.4540 | FX: 678.498.4603

**Great Lakes Insurance SE (A+ XV)  
DP3**

Current Date:  
ID# FL000999550029-0

INSURED:	FL DP XWind 1105, ND S	PRODUCER	000999
MAILING ADDRESS	2203 Bridgewood Trl Orlando , FL 32818	AGENT/CSR NAME:	SIU Test Agency Inc
RISK LOCATION	2203 Bridgewood Trl Orlando , FL 32818	PHONE:	4500 MANSELL road Suite 100 - 20230118 Alpharetta, GA 30022 (770) 475-1000
Comments			

**RISK INFORMATION**

Construction:	Masonry	No of Families:	1
Year Built:	1998	Feet from Hydrant:	100
Protection Class:	1	Miles to Station:	1
No of Stories:	1	Pool:	No
Occupancy:	Primary	Trampoline:	No

**COVERAGE**

Section I - Property Coverage	Limits	Valuation
Coverage A-Dwelling	\$340,000	ACV
Coverage B-Adjacent Structures	\$34,000	
Coverage C-Personal Property	\$170,000	ACV
Coverage E-Additional Living Expenses	\$34,000	
Section II - Liability Coverage		
Coverage L-Personal Liability	\$500,000	
Coverage M-Med Pay	\$5,000	

Roof exclusion applies due to the age of the roof.

Deductible:	\$5,000
Wind & Hail Deductible:	Excluded
Policy Term:	12 Months

A \$10,000 Water Damage Sublimit applies

**PREMIUM**

Pure Premium:	\$6,573.00
Policy Fee:	\$150.00
Inspection Fee:	\$125.00
Surplus Lines Tax:	\$338.29
Stamp Office Fee:	\$4.11
EMP Fee:	\$2.00
Total Premium:	\$7,192.40

**Minimum Earned Premium - 25%**

This is a quotation only based on the information provided and subject to revision if new or different information is provided. No Coverage is bound without SIU underwriter approval. This quote is valid for 30 days.

Additional Notes:

Pet Information: None

SURPLUS LINES AGENT: Michael M.Conrad LIC. #E017725  
AGENTS ADDRESS:1035 GreenWood Blvd.,Suite 121, Lake Mary, FL 32746

PROD. AGT : SIU Test Agency Inc    CITY : /  
PROD AGT ADDRESS:

THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIES DO NOT HAVE THE PROTECTION OF FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER.

**SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.**



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Table with 4 columns: Policy Billing, Agent, Renewal Billing, Agent. Includes radio buttons for Insured and Mortgagee.

PERSONAL PROPERTY APPLICATION

APPLICATION MUST BE FULLY COMPLETED

Insured's name: FL DP XWind 1105, ND S
Mailing Address: 2203 Bridgewood Trl Orlando, FL 32818
Phone Number: (770) 475-1000
County/State where risk is located: Orange, FL
Producer Code: 000999
Agency Name: SIU Test Agency Inc
Agency Address: 4500 MANSELL road Suite 100 - 20230118 Alpharetta, GA 30022
Phone Number: (678) 498-4811
SIUprem Finance (separate contract required)

APPLICANT INFORMATION

Date of Birth: 1/1/1990
Occupation: Consultant
Effective Date: 11/5/2024 To 11/5/2025

Location Address

(Include driving directions on all Rt. & Box addresses):

2203 Bridgewood Trl
Orlando, FL 32818

Additional Named Insured

MORTGAGEE #1 Loan #

mandatory for Mortgagee Direct Bill:

MORTGAGEE #2 Loan #

mandatory for Mortgagee Direct Bill:

Coverage Limits

Table with 2 columns: Coverage Limits (A-DWELLING, B-Other Structures, C-Personal Property, E-Additional Living Expenses, L-Personal Liability, M-Medical Payments) and Fire & EC (\$340,000, \$34,000, \$170,000, \$34,000, \$500,000, \$5,000).

Optional Coverage

Table with 2 columns: Optional Coverage (Residential Burglary Coverage, Vandalism & Malicious Mischief, Water Back-Up Coverage) and Amount (\$5,000, Included, \$10,000).

Coverage Form

Table with 2 columns: Coverage Form (HO3, HO8, HO4, DP1, HO6, DP3) and Deductible (\$1000, \$2,500, \$5,000).

Wind and Hail Deductible

Excluded

Occupancy

Table with 2 columns: Occupancy (Primary, Seasonal, Tenant).

Construction

Table with 2 columns: Construction (Frame, Masonry, Brick Veneer).

Table with 2 columns: Property Details (Number of Families, Square Feet, Year Built, Protection Class, Feet From Hydrant, Miles from Fire Station, Trampoline, Pool, New Purchase, Purchase Date) and Values (1, 2,000, 1998, 1, 100, 1, No, No, Statefarm, 9/18/2024).

Heating Type

Table with 2 columns: Heating Type (Central Gas or Electric, Other).

Wiring

Table with 2 columns: Wiring (Circuit Breakers, Fuse Box).

Updates

Table with 4 columns: Updates (Type, Full, Partial, Year) for Wiring, Plumbing, Heat/AC, Roof.

LOSS HISTORY (Within last 3 years -- if NONE, please state):

Table with 4 columns: Date, Type, Description of Loss, Amount Paid.

**PLEASE ANSWER THE FOLLOWING UNDERWRITING CRITERIA:**

	Yes	No
Has any Applicant/Named Insured had a Bankruptcy, Foreclosure or Repossession in the past 3 years?		X
Any business conducted on premises?		X
Is property located on more than 5 acres?		X
Is risk on an island?		X
Any lake, pond, or dock on the premises?		X
Is there a swimming pool/spa on the premises? (Must be fenced with self-locking gate) (Exclusion or limitations may apply)		X
Are there any exotic animals, aggressive dogs and/or livestock on the premises? (Exclusion or limitations may apply)		X
Does any animal on premises have a bite history?		X
Was coverage cancelled or non renewed in the last three years?		X
Is there any existing fire, water or structural damage?		X
Is the dwelling attached to, occupied as or converted from a commercial risk?		X
Is the dwelling under construction or major renovation?		X
Is dwelling equipped with permanently installed & maintained water, electricity, heat and sewage utilities?	X	
Is the dwelling a mobile home, log home, straw built home, dome home or condominium or does it have EIFS siding?		X
Is this dwelling on an open foundation?		X
Is the dwelling on an open foundation or built on stilts, posts or piers?		X
During the last five (5) years (ten(10) years in RI) has any applicant or household member been indicted or convicted of any crime? (In RI, failure to disclose the existence of an arson conviction is a misdemeanor punishable by a sentence of up to one year of imprisonment.)		X
Does risk have knob and tube wiring or electrical services with less than 100 AMP Service?		X
Is the dwelling's primary heat source a wood/coal/pellet burning device		X
Does risk have any polybutylene piping?		X
Distance To Coastal Water: Greater than 20 Miles from Coastal Water		

**REMARKS**

**MANDATORY**

**IMPORTANT NOTICE REGARDING THE FAIR CREDIT REPORTING ACT:** In making this application for insurance it is understood that as part of underwriting procedure, an investigative consumer report may be prepared whereby information is obtained through personal interviews with your neighbors, friends, or others with whom you are acquainted. This includes information as to your character, general reputation, personal characteristics and mode of living,. If an investigation is made, you can be assured that it will be handled in the strictest confidence. If you wish information on the nature and scope of the Customer Report which may be requested, ask your agent for the address of the Company handling your account.

**APPLICANT'S STATEMENTS:** I have read the above application and I declare that to the best of my knowledge and belief all of the foregoing statements are true and that these statements are offered as an inducement to the Company to issue the policy for which I am applying.

B9T4WS - APPLICANT\_G LIS\_INITIAL 1/1/1900  
Applicant Signature Date

7799  
Sub-Agent Lic. #

KB7SM4 - AGENT\_G LIS\_INITIAL  
Sub-Agent Signature

FL DP XWInd 1105, ND S  
Printed Name

Niyati Desai  
Printed Name

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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

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## **EXISTING DAMAGE EXCLUSION**

The following is added to **GENERAL EXCLUSIONS**

We will not pay for loss or damage caused directly or indirectly by "existing damage". Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss

For the purposes of this endorsement "Existing Damage" is:

1. Any damage which occurred prior to policy inception regardless of whether such damage was apparent at the time of the inception of this policy or at a later date;
2. Any claims or damages arising out of workmanship, repairs and/or lack of repairs arising from damage which occurred prior to policy inception

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY**

**ROOF DAMAGE EXCLUSION**

No coverage is provided under this policy:

1. For loss or damage to the roof of any building at any premise caused by the peril of windstorm or hail; or
2. From water damage to the interior of any building at any premise or to personal property in those building(s) which in any way involves the entry of water, rain, sleet, snow or hail through the roof.

Proof of roof replacement or satisfactory roof repairs must be submitted to and accepted by this Company before reinstatement of coverage for damage involving roof(s) will be considered.

NOTICE: INFORMATION FROM A CONSUMER REPORTING AGENCY MAY BE OBTAINED In connection with your application for insurance or renewal of insurance, including but not limited to your claims history from sources such as the Comprehensive Loss Underwriting Exchange (CLUE), a consumer report may be requested from a consumer reporting agency. Such reports may contain information about your creditworthiness, driving record, claims history, or other background information. You have the right to a free copy of your consumer report from the consumer reporting agency if your application is denied or if other adverse action is taken based on the report. You also have the right to dispute the accuracy or completeness of any information in the report.

Authorization (Consent):

By signing this application, I hereby authorize Nationwide to obtain a consumer report about me for underwriting purposes.